



MICHIGAN HEALTH & HOSPITAL ASSOCIATION

Advocating for hospitals and the patients they serve.

TO: Members, House Insurance Committee

FROM: David Finkbeiner, Vice President, Advocacy
Peter Schonfeld, Vice President, Policy and Data Services

DATE: October 17, 2007

SUBJECT: **House Bills 5282-5285**

The Michigan Health & Hospital Association believes that all Michigan residents should have health care coverage and access to quality health care regardless of ability to pay. We believe this commitment requires shared financial responsibility by individuals, providers, insurers, employers and government.

House Bills 5282-85 make substantial changes to the regulation of the market for health care benefits purchased on an individual basis. The MHA is evaluating this package of legislation according to its established principles: that health care benefits be affordable, accessible, and sustainable; that coverage should encourage personal responsibility for maintaining positive health behaviors and promote appropriate utilization of services; and that benefit plan design should support cost and care management programs that allow for the creation of more affordable coverage plans while maintaining or improving the quality of care. We are also evaluating the impact on the MHA members of removing the restrictions on Blue Cross Blue Shield of Michigan that currently prevent its subsidiaries from expanding into other lines of insurance.

Because the Insurance Committee is likely to complete its action on the package shortly, the MHA will bring any concerns directly to the bill sponsors as soon as possible.

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